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15 **UNITED STATES DISTRICT COURT**
16 **CENTRAL DISTRICT OF CALIFORNIA**

17 ANITA WHITE, et al.,
18
19 Plaintiffs,
20 vs.
21 EDEBITPAY, L.L.C., et al.,
22 Defendants.
23

CASE NO. 11-cv-06738-CBM (FFMx)

HON. CONSUELO B. MARSHALL

**DECLARATION OF JONATHAN
CARAMEROS IN SUPPORT OF
PLAINTIFFS' MOTION FOR FINAL
APPROVAL**

Final Approval Hearing:

Date: September 9, 2013

Time: 11:00 a.m.

Courtroom No.: 2
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1 I, Jonathan D. Carameros, declare as follows:

2
3 1. I am a Senior Managing Consultant with KCC Class Action Services,
4 LLC (“KCC”). Pursuant to the Court’s May 20, 2013, Order Certifying Settlement
5 Class and Preliminarily Approving Class Action Settlement (“Preliminary Approval
6 Order”), KCC was appointed as the Settlement Administrator in this action and
7 charged with disseminating notice to the settlement class and administering the
8 settlement. [Doc. #80, at ¶ 7.] The purpose of this declaration is to set-forth my
9 personal knowledge of the actions taken by KCC with respect to the settlement.

10 2. On June 3, 2013, KCC caused the first publication of the publication
11 notice on USA Today. Attached as **Exhibit A** is a tear-sheet confirming this
12 publication.

13 3. On June 10, 2013, KCC caused a second publication of the publication
14 notice on USA Today. Attached as **Exhibit B** is a tear-sheet confirming this
15 publication.

16 4. On June 21, 2013, KCC sent summary email notice to 1,168,348 unique
17 email addresses. This email provided information regarding the settlement, including
18 a link to the settlement website where class members could submit an online claim
19 form. An exemplar of the summary email notice in HTML format is attached as
20 **Exhibit 3** and an exemplar of the summary email notice in plain text is attached as
21 **Exhibit 4**. As of July 29, 2013, KCC’s email server has registered undeliverable
22 responses from 320,994 (27.5%) of the email addresses to which notice was sent.

23 5. On July 24, 2013, KCC sent supplementary email notice to 807,917
24 unique email addresses. As with the first email notice, this email provided
25 information regarding the settlement, including a link to the settlement website where
26 class members could submit an online claim form. As of July 29, 2013, KCC’s email
27 server has registered undeliverable responses from this second email notice from
28 6,950 (0.8%) of the email addresses to which notice was sent

6. KCC created a settlement website at www.EDebitPaySettlement.com.
The settlement website provides: (i) the Court-approved class notice and publication

1 notice as PDF files; (ii) copies of the motion for preliminary approval, the settlement
2 agreement and the preliminary approval order as PDF files; (iii) a list of the
3 important dates and deadlines related to the settlement, (iv) summary of class
4 members' rights and choices and frequently asked questions; and (v) an online claim
5 form.

6 7. KCC activated the settlement website on or about May 24, 2013. As of
7 July 29, 2013, the site has recorded 3,310 visitors to the website.

8 8. The deadline for settlement class members to submit claim forms is
9 August 26, 2013. As of July 29, 2013, KCC has received 1,517 claims either via
10 U.S. mail or through the online claim form.

11 9. On or about May 20, 2013 established a post office box for receiving
12 requests for exclusions, objections, notices of intention to appear, and any other
13 communications at: KCC Class Action Services, P.O. Box 43167, Providence, RI
14 02940-3167.

15 10. The class notice instructs class members who wish to be excluded from
16 the class to submit a Request for Exclusion to the project's post office box. The
17 deadline for settlement class members to a Request for Exclusion is August 9, 2013.
18 As of July 29, 2013 KCC has received no Requests for Exclusion from the class
19 settlement.

20 11. The deadline for settlement class members to file an objection to the
21 class settlement is August 9, 2013. As of July 29, 2013 KCC has received no
22 objections to the class settlement.

23 I declare under penalty of perjury of the laws of the California that the foregoing is
24 true and correct, executed on August 2nd, 2013 in Novato, California.


25
26 
Jonathan D. Carameros

EXHIBIT A

MARKET TRENDS

A WEEKLY LOOK BEHIND THE USA'S STOCK MARKET MOVEMENT

Quarter's best mutual funds

Top-performing funds for the three months ended Thursday

VALUE

Small companies

Towle Deep VI	17.8%
Small Cap VI Fd	15.2%
Paradigm Micro	14.4%
Catalyst VFA	14.1%
BridgeWay SCVN	13.0%

Midsize companies

LM Opportunity	23.0%
Meander Quantex	22.2%
Cullen SCV	22.1%
Hatchis MCV	11.7%
iShares Monstr	11.6%

Large companies

Valley Forge Fd	15.4%
Lycral VI Equity	15.1%
Hatchis MCV	15.1%
Sound Shore	14.0%
Matrix Adv VI Fd	13.5%

CORE

Small companies

Allianz GI Micrnet	14.5%
Combiast VFA	13.9%
Walsh Sel Vlnst	13.7%
Monning Napier	13.6%
Calvert Imp A	13.4%

Midsize companies

Geoghray Spin Off	14.9%
Needham Agr Gro	13.7%
Putnam Eqt Spec	13.7%
Putnam Eqt Spec	13.7%
Saratoga MCI	12.9%

Large companies

Diamond Hill Sctd	14.5%
Toreador Core Rtl	14.0%
Sumner Fd VFA	14.0%
Blue Chip Investor	13.2%
Artel Focus M	13.0%

GROWTH

Small companies

BridgeWay Grn	16.3%
Oberweis Micro	14.9%
WM Blair Gro	14.1%
Jacob Micrnet	14.0%
Frntgr Trmopst	13.9%

Midsize companies

Eventide Gld A	18.8%
Hodges Fd Retail	17.6%
Primecap Ddy Ag	15.4%
PowerShares Dyn	14.1%
Pioneer Sel GrA	11.7%

Large companies

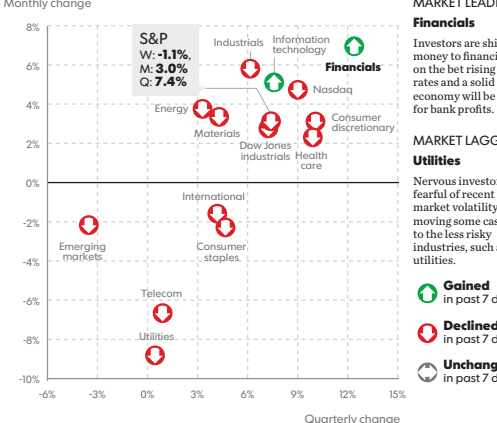
UBS AG Enh BC	15.9%
Monaco Inv Foc	13.9%
Combiast VFA	13.7%
Sumner Fd VFA	13.5%
Quaker Inv Str A	12.9%

SOURCE: IIFPS

FINANCIAL MARKETS AT A GLANCE

Major market, S&P 500 sector and other indexes performance during the past four and 13 weeks.

Monthly change



1 - Other indexes include International: Morgan Stanley Capital International Europe, Australia, Far East Index; and Emerging markets: MSCI Emerging Markets. Source: Standard & Poor's

1M SECTOR AND INDEX % CHANGES: US TODAY

EXCHANGE TRADED FUNDS

Major index ETFs

Major index ETFs				
	Ticker	Week	Month	Quarter
PowerShares QQQ	QQQ	-0.2%	4.0%	8.7%
S&P 500	SPY	-1.1%	3.3%	7.5%
Dow Jones industrials	DIA	-1.1%	3.0%	7.4%

Sector ETFs

State Street S&P sector index funds				
Financials	XLF	0.7%	7.2%	12.7%
Industrials	XLI	-0.4%	6.4%	6.4%
Energy	XLE	-1.5%	4.4%	3.5%
Technology	XLK	-0.1%	3.8%	6.6%

1 - Shares ETF

SOURCE: STANDARD & POOR'S

ETFs by investment style

Vanguard	Ticker	Week	Month
Small-cap growth	VBK	0.2%	6.4%
Small-cap blend	VB	unch.	5.6%
Small-cap value	VBR	-0.1%	5.1%
Large-cap value	VTV	-1.0%	3.6%
Large-cap blend	VV	-1.1%	3.1%
Mid-cap value	VOE	-0.8%	3.0%
Mid-cap blend	VO	-0.9%	2.9%
Mid-cap growth	VOT	-1.1%	2.9%
Large-cap growth	VUG	-1.2%	2.5%

Other index ETFs

Shares			
Socially responsible	KLD	-1.1%	2.9%
Bonds	AGG	-0.7%	-2.1%
International	EFA	-2.3%	-2.5%
Emerging markets	EEM	-2.6%	-3.7%
Gold	IAU	-0.3%	-5.2%
Real estate	ICF	-5.3%	-6.0%

This week's top stocks

Top stocks in each industry group from the S&P 500, 400 and 600

Consumer discretionary	Energy	Information technology
W: -1.3% M: 3.2% Q: 10.0% Autozone Months: 11.4% Quarter: 18.4% Ford Winn-Dixie Ford Motor Pepsi Veeva Veeva Veeva	W: -1.4% M: 3.8% Q: 3.3% Energy Months: 3.9% Quarter: 3.4% Tosco Winn-Dixie Winn-Dixie Winn-Dixie Winn-Dixie Winn-Dixie	W: 0.6% M: 5.1% Q: 0.2% Software Months: 4.3% Quarter: 7.3% United Online Monster Liquidity Services Stamps.com iStockphoto
Consumer goods	Financials	Health care
Months: 2.1% Week Months: 10.4% Quarter: 10.5% Months: 10.5% Quarter: 10.5% Months: 10.5% Quarter: 10.5%	W: 0.5% M: 7.0% Q: 12.4% Financials Months: 7.0% Quarter: 12.4% Months: 10.5% Quarter: 10.5% Months: 10.5% Quarter: 10.5%	W: -2.1% M: 2.4% Q: 6.9% Health care Months: 2.4% Quarter: 6.9% Months: 2.4% Quarter: 6.9% Months: 2.4% Quarter: 6.9%
Media	Real estate	Telecom
Months: 0.6% Week Months: 0.6% Quarter: 0.6% Months: 0.6% Quarter: 0.6%	W: -4.0% M: -2.2% Q: 4.6% Real estate Months: -2.2% Quarter: 4.6% Months: -2.2% Quarter: 4.6% Months: -2.2% Quarter: 4.6%	W: -5.0% M: -6.5% Q: 0.9% Telecom Months: -6.5% Quarter: 0.9% Months: -6.5% Quarter: 0.9% Months: -6.5% Quarter: 0.9%
Food	Industrials	Utilities
Months: -1.3% Week Months: -1.3% Quarter: -1.3% Months: -1.3% Quarter: -1.3%	W: -0.1% M: 5.9% Q: 6.2% Industrials Months: 5.9% Quarter: 6.2% Months: 5.9% Quarter: 6.2% Months: 5.9% Quarter: 6.2%	W: -3.1% M: -8.7% Q: 0.4% Utilities Months: -8.7% Quarter: 0.4% Months: -8.7% Quarter: 0.4% Months: -8.7% Quarter: 0.4%

Talk is CheapAir's way to book your next flight

Voice search app gives fingers a rest

Dennis Chaal

Special for USA TODAY

Why type to search for flights and travel dates using a tiny smartphone keyboard when you can just use your voice?

That's the premise of the new, free CheapAir.com voice search app, which is available for iPhone, iPod Touch and iPad.

With many travelers and prospective travelers booking last-minute trips on mobile devices, voice search for flights seems like a natural progression.

CheapAir (not to be confused with CheapAir.com), headquartered in Calabasas, Calif., claims its voice search for flights is a first, and it appears to be just that among online travel agencies.

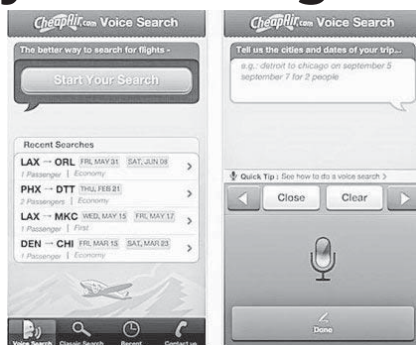
Google's voice search on Android devices can retrieve flight-status information, and while it doesn't aggregate flight choices and booking capabilities in one place as CheapAir does, Google's voice-activated search results provide links to multiple websites, including its own Google Flight Search, where you can search for airfares.

On the business travel front, travel and expense company Concur recently implemented voice search for hotels on an Android app, although your corporation has to be a Concur business travel client to use it. It doesn't work for selecting flights.

CheapAir's voice search for flights works well, and is a convenient option for fliers who prefer their smartphones or tablets to desktops, or who find it easier to speak about their preferred flight itinerary instead of typing on a keyboard.

In the CheapAir.com Voice Search app, you tap "start your search," tap your smartphone's microphone, and say something like, "Chicago to Los Angeles, June 5 and June 6, two people." (It defaults to one person, economy fare, unless you specify otherwise.)

After you tap "done," CheapAir.com fills in a search box with your specified cities/airports and dates. Then tap "go," and the flight search



CheapAir is worth a try if you get frustrated at typing in searches.

continues as any online flight search would.

The rest of the search process is not voice-activated. You view the flight-search results, then tap your selected flight choices to continue the process and book your flights.

CheapAir's voice search works for flights within the U.S., and to and from the U.S., but it won't work for purely international itineraries, such as Paris to Mexico City, for example.

For now, you can only use voice search for one-way or round-trip searches on specific dates. It doesn't support multi-leg itineraries or flexible date searches.

I found the CheapAir voice search for flights worked well.

With a couple of exceptions, it efficiently understood my voice commands and retrieved the relevant flight-search results, although airline

flight choices didn't always show up in the speediest fashion.

The CheapAir app is definitely worth a try if you're the type of traveler who gets frustrated at typing in searches on a smartphone, or perhaps are in too big a hurry to start messing around with a keyboard.

You can still access classic search within the app, as well.

One drawback of CheapAir's voice search is that only the beginning part of the flight-search process, entering your airports and dates, is voice-activated; you still have to select your flights and complete the booking manually.

Despite the attractions of CheapAir's voice search, there are unrelated issues that might raise some concerns. Unlike most major online travel agencies, CheapAir charges a \$9.95 booking fee per round-trip flight, making its fares a bit more expensive than you might find elsewhere.

Another issue is that CheapAir.com and its iOS app don't provide flights from Delta Air Lines. Three years ago, Delta decided to cut off several smaller online travel agencies, including CheapAir.

Still, if you already are a CheapAir customer, or yearn for the convenience of starting your flight search orally, CheapAir's voice search app is worth the exercise.

LEGAL MONDAY

For advertising information: 1.800.872.3433 www.marketplace.usatoday.com

UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA

ANITA WHITE et al.,
Plaintiffs,

v.
Edebitypay, LLC et al.,
Defendants.

Case No. 2:11-cv-67378

SUMMARY NOTICE OF
CLASS ACTION SETTLEMENT

TO: ALL PERSONS WHO APPLIED FOR A PAYDAY LOAN OVER THE INTERNET SINCE JUNE 20, 2007 AND BELIEVE THEY HAD UNAUTHORIZED WITHDRAWALS OR ATTEMPTED WITHDRAWALS ON THEIR BANK ACCOUNT. PLEASE READ THIS NOTICE CAREFULLY. YOU MAY BE A SETTLEMENT CLASS MEMBER WHOSE RIGHTS WILL BE AFFECTED BY THIS ACTION.

This notice is only a summary. For more complete information, please read the full notice at www.settlementnotice.com or write to the Settlement Administrator, KCC Class Action Services, at the address below. Capitalized terms not otherwise defined herein have the same definitions as set forth in the Class Action Settlement Agreement and Release (the "Settlement Agreement"), a copy of which can be found online at www.settlementnotice.com.

What is this Class Action Lawsuit About? Plaintiffs allege that Edebitypay, LLC and Platinum Online Group, LLC ("Defendants") unlawfully obtained consumers' bank account information when those consumers applied for online pay day loans and used the information to withdraw money from consumers' bank accounts without authorization. Defendants deny any wrongdoing, but have agreed to settle the lawsuit to avoid further litigation.

How do I know if I am a Settlement Class Member? You are a Settlement Class Member if Defendants withdrew money from your bank account or you were charged a non-sufficient funds, overdraft, returned check, or other bank fee because of an attempted withdrawal by Defendants in connection with an online membership club offering coupons, shopping discounts, and/or shopping credits, between June 20, 2007 and May 20, 2013.

What are Settlement Class Members entitled to receive? Settlement Class Members who timely submit a claim form that is approved will be eligible to receive a check of up to \$60.00.

Who represents me? Arias, Ozzello & Gignac, LLP and Kronenberg Rosenfeld, LLP have been appointed as Class Counsel to represent the Settlement Class Members. More information about these law firms, their practices, and their lawyers is available at www.settlementnotice.com and www.krtlaw.com. Class Counsel will ask the Court for an award of attorneys' fees and expenses for the work that they have done in this Class Action.

What are my options?

- **Apply for Settlement Benefits** by submitting a Claim Form. You **MUST** timely submit a Claim Form in order to be eligible to receive any benefits from the Settlement. Unless you exclude yourself from the Settlement, you will be bound by the Settlement and give up your rights to sue regarding the Released Claims. If you do not submit a Claim Form, you will not receive any money.

- **Exclude yourself (or "opt out") from the lawsuit** by sending a written request for exclusion to the Claims Administrator by August 9, 2013. If you exclude yourself, you will not be entitled to receive benefits from the Settlement, but you will retain your individual right to sue Defendants. If you do not exclude yourself, you will be bound by the Settlement Agreement and give up your rights to sue regarding the Released Claims. Please see the Settlement Agreement for more information regarding how to opt out of the Settlement.

- **Object to the Settlement** by filing and serving a written objection by August 9, 2013. You will be bound by the Settlement terms even if your objection is overruled, but you will be able to file a Claim Form within 10 days of the Court's ruling. You or your lawyer may appear before the Court and object to the proposed Settlement. If you choose to appear through an attorney, you are responsible for paying that attorney. Please see the Settlement Agreement for more information regarding how to object to the Settlement.

When will the Court approve the Proposed Settlement? The Court will hold a Fairness Hearing on September 9, 2013 at 11:00 a.m. at the United States District Court for the Central District of California at 312 N. Spring Street, Los Angeles, California 90012. Courtroom 2. At the hearing, the Court will consider whether the proposed settlement is fair, reasonable, and adequate, and will rule on the parties' motions for attorneys' fees and incentive awards for the class representatives. The date of the Fairness Hearing may change, so please refer to the Settlement website at www.settlementnotice.com to confirm the date and time of the Fairness Hearing.

How can I get more information? For a copy of the Settlement Agreement, full Notice of Proposed Class Action Settlement and a Claim Form, visit www.settlementnotice.com or write to Anita v. Edebitypay Settlement Administrator, c/o KCC Class Action Services, P.O. Box 43176, Providence, Rhode Island 02904-3176.

For more information on
how to place your ad in
Legal Monday, call
1-800-872-3433
Toll-free in the U.S. only

EXHIBIT B

SMALL BUSINESS SEEKS BIG SALES FROM MOBILE ADS

Marketing tools offering more ways to reach local buyers

Roger Yu
@RogerYu
USA TODAY

With steady rain muddying New Orleans right before the city's famous Jazz & Heritage Festival in April, Evie Poitevent tweeted about rain boots at her shoe store, Feet First.

Featured with photos and hashtags — #jazzfest, #rainboots, #nola — the first batch sold out in two hours. "I knew there would be a feeding frenzy for rain boots," she says. "We had a stampede of women."

Like many natives of New Orleans, Poitevent chose to move back from New York after Hurricane Katrina ravaged her hometown. In rebuilding Feet First, founded by her parents, she turned to the usual, and requisite, e-commerce tricks — a website, online shopping cart and Facebook page — that have helped the business rebound.

But recently, her attention increasingly is on mobile to engage social media-savvy customers. Her Facebook, Twitter, Instagram, Pinterest, Tumblr and Snapple (a local fashion app) accounts are updated frequently with products and promotions. Next on her to-do list is developing a website optimized for phones, though she also wonders getting a costly app built might be worth it. "We need to start looking more closely at what devices (customers) are coming from," she says.

Poitevent's quest reflects the interest and changing priorities of small-business owners as mobile marketing tools offer more channels to reach nearby customers, as well as the risk

of scrutiny by nitpicking critics.

Mobile search capabilities and shopping options quickly have advanced to the point at which customers can be based — and served targeted ads — based on everything from demographics to the roads they're currently driving on.

From large corporations to local entrepreneurs such as Poitevent, money is pouring in. U.S. mobile spending rose 69% in 2012 to \$6.7 billion, according to the Mobile Marketing Association (MMA), and this year will be \$10.46 billion.

Mobile marketing can be particularly effective for small businesses, says Greg Stuart, CEO of the MMA. "Local merchants have a better opportunity on mobile, in part because they can craft it to fit their business. Most consumers only go about half a mile for dry cleaners."

For those relying on customers searching via Google, or Bing or Yahoo, mobile marketing fundamentals are largely unchanged. "There's no magic formula," says Jeff Liccardi, vice president of local at Performics, a search engine marketing agency. "Everything you do on your desktop for search engine optimization, it's going to help you for mobile." The universe of websites with local shopping information includes 300 to 400 sources, he says. Find the most important local business listing sites in your area, and make sure your business is listed and information is up to date.

Do the same with industry-specific sites. Google Places and Yelp listings and reviews are the most important sources, Liccardi says. Photos, accurate hours of operation and deals help drive traffic. Consumers linger 2.5 times longer on Yelp sites that have photos, vs. those that are bare, says Vince Solitto, spokesman for Yelp.

In a sign that mobile users of Yelp

are more engaged, 45% of all Yelp searches come from its app, even though the app traffic is only about one-tenth of the overall website traffic, Solitto says.

To help you fix inaccurate or inconsistent listings for your business, there are professional services — such as Yelp, Localize or Universal Business Listing (UBL) — that will get the information updated across multiple sites, says Dipanshu Sharma, CEO of xAd, a digital agency.

Experts also recommend a simple mobile website designed for use by a thumb. Avoid using too much text or Flash graphics that are hard to read and slow to load, says Itai Sadan, CEO of DudaMobile, which hosts mobile websites for small businesses. "No pinching and zooming. You can't overemphasize how simple you have to make it."

A prominent phone number with a "call now" button can nudge customers to action. Roughly 20% of visitors to sites hosted by DudaMobile use the click-to-call feature, Sadan says.

Consider a unique phone number for any special mobile campaign, so you conduct lead analysis, says Bill Dinan, president of phone call analysis firm Telmetrics.

Vendors, such as DudaMobile, that



Sarah and Emma Roberts are co-founders of Snapple. Emma is the company's fashion adviser.

can create a mobile version of your browser site or provide a template. Some host mobile sites for free. Some charge a few dollars a month for a premium version.

BUYING ONLINE ADS

Buying online display or search ads can be expensive. Business owners with limited budgets should do careful research on the keywords used to look up their products and services.

While it seems obvious, small-business owners often fail to consider the brevity of mobile searches. Because phone typing is difficult, consumers use only about 15 characters to three words, often filled with spelling mistakes, xAd's Sharma says.

Narrowing where and how your ad displays can save money, he says. A dentist might not want to aim ads to the whole city. "You can say, 'Just give me a neighborhood,'" Sharma says. "That's how granular local advertising has become."

The 800-pound gorilla in online ads, Google, recently changed its main ad selling platform — Google AdWords — to accommodate mobile ad campaigns.

And in its "Enhanced Campaigns," advertisers can bid for their search words based on the words plus the

searcher's device, location and time of day. Customers "bid" for search words as in an auction. For example, a flower vendor who wants to change her message for a Mother's Day special can bid 10% higher for her Google keywords for customers who are within a mile, 20% higher for those searching on weekends or 30% higher for smartphone searches. Says Jason Spero, Google's head of global mobile sales and strategy, "You have to be there when consumers are looking for you."

Previously, vendors created a separate ad campaign for mobile and desktop searches and bid for times or location-based searches. "Now, you only do it once," Spero says.

Todd Messineo, co-owner of Budget Golf, a golf equipment shop in Joliet, Ill., used the new features in Google to drive sales from customers in California this spring. With warm weather late in his area, Messineo bid for keywords for mobile searches on warm days in parts of California. "We wanted to be in places where customers were shopping."

USING SOCIAL MEDIA

Opening free accounts on social-media sites is a start. "Social mentions, likes and retweets, can reach a vast audience, while mobile advertising will simply send a customer to a website," says Ed Jay, senior vice president of the American Express U.S. Small Merchants Group.

But regular updating is needed to spur interactions with mobile users. Beyond Facebook and Twitter, Feet First's Poitevent also is experimenting with Snapple, a website and app for trends in shoes and clothes. Snapple users can search for items based on keywords and location, and vote for favorites.

While Poitevent only has 250 followers on Snapple, they are "very involved," she says. "They become brand ambassadors for you."

Some entrepreneurs, including Ashley White, have begun selling directly on social media. Based in Lubbock, Texas, her online store for women's clothing — The Polkadot Alley — started doing transactions and accepting payments on her Facebook page, using an application from start-up Solidsie which handles invoicing and payments for a transaction cost.

White posts items and her 62,000 Facebook fans write a message with their intent to buy and preferred size. About 90% of orders come from mobile phones.

Solidsie's speedier and more professional-appearing transactions have helped her business grow, White says. "If I were manually invoicing, people had to e-mail. Now, the pages look more professional. People can track through the Solidsie tab. It makes it much more efficient."

Getting their CEO degrees

Colleges help student entrepreneurs get their start-ups on the road

Laura Baverman
USA TODAY



START-UPS AND ENTREPRENEURS

In two days, Amey Kulkarni will start before 200 potential investors and experienced entrepreneurs at Google's headquarters in Silicon Valley. He'll pitch an idea he dreamed up in business school at Duke University, a start-up he believes transforms the way job searches happen.

Kulkarni feels a little pressure. He's a first-time company founder and just one month off the North Carolina graduation stage. But he's also confident in the skills he developed at Duke.

The start-up he built with classmate Amy Vaduthalakuzhi finished in the top 10 in the college's Start-Up Challenge. He completed a year-long Program for Entrepreneurs course and found a mentor in Kathryn Minshew, a Duke alumna and founder of fast-growing career development start-up, The Muse.

Plus, this crowd is a warm one. They're all Duke alumni, brought together by the college to support and celebrate Duke-led start-ups.

"I had free reign at Duke to do whatever I felt like, to take risks and get resources and mentorship," says Kulkarni, founder of Jobbertunity, an online tool for job seekers to organize job searches and career fair recruiters to manage résumés. "I know a little bit about business now, I know failure is OK, and I have comfort knowing that other people at Duke before me have done it, too."

Welcome to the next generation of campus entrepreneurship, in which students don't just want to learn the principles of starting a company, they actually want to start one.

The sweet spot for colleges, says Bill Aulet, managing director of the Martin Trust Center for Entrepreneurship at the Massachusetts Institute of Technology, is figuring out a way to help them do both.

"At many leading schools, 40% to 50% of students want to be entrepreneurs, and the question is, 'How are we going to train them in rigorous



JON GARDNER/DUKE PHOTOGRAPHY

ways?" he says. "So they wake up on Monday morning (after graduation) and know what to do."

For many schools, it's started with more courses, clubs and internships tailored to entrepreneurs. The University of Washington, for example, will soon offer neuro-entrepreneurship, a course focused on building businesses around the brain. It also puts students in internships with angel investment groups and gives them money to spend.

Five Ohio liberal arts colleges used grants from the Ewing Marion Kauffman Foundation to create entrepreneurship training and programs for non-business students such as musicians, equestrians and biologists, says Wendy Torrance, a director of entrepreneurship at the foundation. Many campuses hold start-up weekend events, mini TED (Technology Education Design) conferences and business plan competitions.

But to help students turn ideas into real start-ups after graduation, colleges are tapping into their alumni networks and business connections. MIT and Stanford University each created start-up accelerator programs in the past two years meant to compete with non-collegiate programs held by Y Combinator in Silicon Valley and TechStars in cities around the country. At MIT's Founders' Skills Accelerator, students get a stipend, "real world" support such as help finding a lawyer or developing a marketing strategy, along with mentors. Each of the first 10 companies to complete the program raised money from investors, Aulet says.

This summer, six international teams will join class two, helping to expose the eight MIT teams to global markets and challenges. Aulet is calling the 14 teams "Rhodes Scholars of

"It's important to form relationships and get feedback for when we're ready for the next steps."

Amey Kulkarni of Jobbertunity

Entrepreneurship.

A pioneer in campus accelerators was the University of Washington, with 20 student-led companies in the last three years, awarding each up to \$25,000 in grants.

"We want to help these students make the transition from student teams to start-up companies, so they are doing everything an early-stage company does here," says Connie Bourassa-Shaw, director of the Buick Center for Entrepreneurship at UW's Michael G. Foster School of Business. "They have to meet milestones, they've got to raise outside money."

The program is working. Each start-up has raised between \$40,000 and \$1.2 million, she says. Duke has ramped up its connections with entrepreneur and investor alumni, says Katie Rheing, managing director of student and alumni affairs for the Duke Innovation & Entrepreneurship Initiative. The Start-Up Challenge now includes 500 alumni as judges and mentors, and Duke-GEN Angel Pitch events, such as this week's in San Francisco, are growing in influence and popularity.

Kulkarni and Vaduthalakuzhi have high hopes for the event. Jobbertunity isn't yet ready for investors, but some common ground in Silicon Valley might help raise awareness.

"It's going to be very, very important," Kulkarni says. "We're in the dating phase. It's important to form relationships and get feedback for when we're ready for the next steps."

Laura Baverman is a Raleigh, N.C.-based business journalist covering start-ups and entrepreneurship for regional and national publications. She previously covered entrepreneurship for the *Charlotte Observer* and *Gannett* newspaper. Baverman can be reached via e-mail at lbaverman@gmail.com or Twitter @lbaverman.

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UNITED STATES DISTRICT COURT
CENTRAL DISTRICT OF CALIFORNIA

ANITA WHITE et al.
Plaintiffs,

S. EDEBITPAY, LLC et al.,
Defendants.

Case No. 2:11-cv-06738

SUMMARY NOTICE OF
CLASS ACTION SETTLEMENT

TO: ALL PERSONS WHO APPLIED FOR A PAYDAY LOAN OVER THE INTERNET SINCE JUNE 20, 2007 AND BELIEVE THEY HAD UNAUTHORIZED WITHDRAWALS OR ATTEMPTED WITHDRAWALS ON THEIR BANK ACCOUNT. PLEASE READ THIS NOTICE CAREFULLY. YOU MAY BE A SETTLEMENT CLASS MEMBER WHOSE RIGHTS WILL BE AFFECTED BY THIS ACTION.

This notice is only a summary. For more complete information, please read the full notice at www.settlementclass.com or write to the Settlement Administrator, KCC Class Action Services, at the address below. Capitalized terms not otherwise defined herein have the same definitions as set forth in the Class Action Settlement Agreement and Release (the "Settlement Agreement"), a copy of which can be found online at www.settlementclass.com.

What is this Class Action Lawsuit About? Plaintiffs allege that EDebitPay, LLC and Platinum Online Group, LLC ("Defendants") unlawfully obtained consumers' bank account information when those consumers applied for online payday loans and used the information to withdraw money from consumers' bank accounts without authorization. Defendants deny any wrongdoing, but have agreed to settle the lawsuit to avoid further litigation.

How do I know if I am a Settlement Class Member? You are a Settlement Class Member if Defendants withdrew money from your bank account or you were charged a non-sufficient funds, overdraft, returned check, or other bank fee because of an attempted withdrawal by Defendants in connection with an online membership club offering cosmetics, shopping discounts, and/or shopping credits, between June 20, 2007 and May 20, 2013.

What are Settlement Class Members entitled to receive? Settlement Class Members who timely submit a claim form that is approved will be eligible to receive a check of up to \$60.00.

Who represents me? Ariza, Ozzello & Lignac, LLP and Kronenberg Rosenfield, LLP have been appointed as Class Counsel to represent the Settlement Class Members. More information about these firms is available at www.settlementclass.com and www.krzlaw.com. Class Counsel will ask the Court for an award of attorneys' fees and expenses for the work that they have done in this Class Action.

What are my options? • **Apply For Settlement Benefits** by submitting a Claim Form. You **MUST** timely submit a Claim Form in order to be eligible to receive any benefits from the account settlement. Unless you exclude yourself from the Settlement, you will be bound by the Settlement and give up your rights to sue regarding the Released Claims. If you do not submit a Claim Form, you will not receive any money. • **Exclude yourself (or "opt out") from the lawsuit** by sending a written request for exclusion to the Claims Administrator by August 9, 2013. If you exclude yourself, you will not be entitled to receive benefits from the Settlement, but you will retain your individual right to sue Defendants. If you do not exclude yourself, you will be bound by the Settlement Agreement and give up your rights to sue regarding the Released Claims. Please see the Settlement Agreement for more information regarding how to object to the Settlement.

• **Object to the Settlement** by filing and serving a written objection by August 9, 2013. You will be bound by the Settlement terms even if your objection is overruled, but you will be allowed to file a Claim Form within 10 days of the Court's ruling. You or your lawyer may appear before the Court and object to the proposed Settlement. If you choose to appear through an attorney, you are responsible for paying that attorney. Please see the Settlement Agreement for more information regarding how to object to the Settlement. • **When will the Court approve the Proposed Settlement?** The Court will hold a Fairness Hearing on September 9, 2013 at 11:00 a.m. at the United States District Court for the Central District of California at 312 N. Spring Street, Los Angeles, California 90012. Courtroom 2. At the hearing, the Court will consider whether the proposed settlement is fair, reasonable, and adequate, and will rule on Plaintiffs' proposed attorneys' fees and incentive awards for the class representatives. The date of the Fairness Hearing may change, so please refer to the Settlement website at www.settlementclass.com to confirm the date and time of the Fairness Hearing.

How can I get more information? For a copy of the Settlement Agreement, full Notice of Proposed Class Action Settlement and a Claim Form, visit www.settlementclass.com or write to White v. EDebitPay Settlement Administrator, c/o KCC Class Action Services, P.O. Box 43176, Providence, Rhode Island 02904-3176.

For more information on
how to place your ad in
Legal Monday, call
1-800-872-3433
Toll-free in the U.S. only

EXHIBIT C

From: White v. EDebitPay Claims Administrator <Administrator@EDebitPaySettlement.com>
Sent: Monday, June 17, 2013 11:26 AM
To:
Subject: TEST - Legal Notice regarding EDebitPay Class Action Settlement

LEGAL NOTICE

YOU MAY BE ENTITLED TO BENEFITS FROM A CLASS ACTION SETTLEMENT¹

Subject to Court approval, a Settlement has been reached in the class action lawsuit *White, et al. v. EDebitPay, LLC, et al.*, Case No. 2:11-cv-06738-CBM-FFM (Central District of California) and *Deffenbaugh et al. v. EDebitPay, LLC et al.*, Case No. CV-11-3024 (N.D. Cal.) (collectively, the "Lawsuit"). The Lawsuit alleges, among other things, that EDebitPay, LLC and Platinum Online Group, LLC ("Defendants") unlawfully obtained consumers' bank account information when those consumers applied for online pay day loans. Plaintiffs allege that Defendants used the information to withdraw money from consumers' bank accounts without authorization. Defendants deny any wrongdoing, but have agreed to settle the Lawsuit to avoid further litigation.

What are Settlement Class Members entitled to receive?

Class Members who timely submit a Claim Form that is approved will be eligible to receive a check of up to \$60.00.

How do I know if I am a Settlement Class Member?

You are a Settlement Class Member if:

- You sincerely believe you did not authorize EDebitPay, LLC or Platinum Online Group, LLC to withdraw money from your bank account; AND
- Money was withdrawn from your bank account or you were charged a non-sufficient funds, overdraft, or other bank fee because of an attempted withdrawal by EDebitPay, LLC or Platinum Online Group, LLC in connection with an online membership club offering coupons, shopping discounts, and/or shopping credits, between June 20, 2007 and May 20, 2013.

How do I submit a Claim?

You can submit a Claim Form in one of two ways:

- ***Submit Online:*** You can submit a Claim Form online by visiting the Settlement website at <https://eclaim.kccllc.net/CAClaimForms/EDW/Landing.aspx> and entering the following Claim number:

TEST005

You must properly complete the Claim Form. Online Claim Forms must be submitted **no**

later than August 26, 2013 at 11:59:59 p.m. PST. Untimely claim forms will not be accepted.

- ***Submit by Mail:*** You can complete and mail the Claim Form in hardcopy to: *White v. EDebitPay* Claims Administrator, c/o KCC Class Action Services, P.O. Box 43176, Providence, RI 02940-3176. You can view and print out a Claim Form at www.edebitpaysettlement.com or you can request that a Claim Form be mailed to you by calling 1-855-282-8113. Printed Claim Forms must be sent via First Class U.S. Mail and postmarked **no later than August 26, 2013**. Claim Forms postmarked after August 26, 2013 will not be accepted.

What are my options?

- ***Become eligible for Settlement Benefits*** by submitting a Claim Form. You **MUST** submit a Claim Form in order to receive settlement benefits. If you do not submit a Claim Form, you will not receive any payment. Unless you exclude yourself from the lawsuit, you will be bound by the settlement terms and give up your right to sue regarding the Released Claims.
- ***Exclude yourself (i.e., "opt out") from the Lawsuit*** by sending a written request for exclusion to the Claims Administrator by August 9, 2013. If you exclude yourself, you will not be entitled to receive any money from the settlement, but you will retain your individual right to sue Defendants. If you do not exclude yourself, you will be bound by the settlement terms and give up your right to sue regarding the Released Claims. Please see the Settlement Agreement for more information regarding how to opt out of the Settlement.
- ***Object to the Settlement*** by filing and serving a written objection by August 9, 2013. You will be bound by the Settlement terms even if your objection is rejected, but you will be allowed to file a Claim Form within 10 days of the Court's ruling on your objection. You or your lawyer may appear before the Court and object to the proposed Settlement at the Fairness Hearing. If you choose to appear through an attorney, you are responsible for paying that attorney. The Court will determine whether to approve the settlement at the Fairness Hearing on September 9, 2013 at 11:00 a.m. at the United States District Court for the Central District of California at 312 N. Spring Street, Los Angeles, California 90012, Courtroom 2. The date of the Fairness Hearing may change, so please refer to the Settlement website to confirm the date and time of the Fairness Hearing. Please see the Settlement Agreement for more information regarding how to object to the Settlement.

Who represents you?

Arias, Ozzello & Gignac, LLP and Kronenberger Rosenfeld, LLP have been appointed as Class Counsel to represent the Class Members. More information about these law firms, their practices, and their lawyers is available at www.aogllp.com and www.krinternetlaw.com. Class Counsel will ask the Court for an award of attorneys' fees and expenses for the work they have done in this Lawsuit.

How can I get more information?

This notice is only a summary. For further information visit: www.edebitpaysettlement.com, call: 1-855-282-8113, or write: *White v. EDebitPay* Claims Administrator, c/o KCC Class Action Services, P.O. Box 43176, Providence, RI 02940-3176.

¹Capitalized terms not otherwise defined herein have the same definitions as set forth in the Class Action Settlement Agreement and Release (the "Settlement Agreement"), a copy of which can be found online at www.edebitpaysettlement.com.

EXHIBIT D

From: White v. EDebitPay Claims Administrator <Administrator@EDebitPaySettlement.com>
Sent: Monday, June 17, 2013 11:28 AM
To:
Subject: TEST - Legal Notice regarding EDebitPay Class Action Settlement

LEGAL NOTICE

You may be entitled to Benefits from a Class Action Settlement(1)

Subject to Court approval, a Settlement has been reached in the class action lawsuit White, et al. v. EDebitPay, LLC, et al., Case No. 2:11-cv-06738-CBM-FFM (Central District of California) and Deffenbaugh et al. v. EDebitPay, LLC et al., Case No. CV-11-3024 (N.D. Cal.) (collectively, the "Lawsuit"). The Lawsuit alleges, among other things, that EDebitPay, LLC and Platinum Online Group, LLC ("Defendants") unlawfully obtained consumers' bank account information when those consumers applied for online pay day loans. Plaintiffs allege that Defendants used the information to withdraw money from consumers' bank accounts without authorization. Defendants deny any wrongdoing, but have agreed to settle the Lawsuit to avoid further litigation.

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You sincerely believe you did not authorize EDebitPay, LLC or Platinum Online Group, LLC to withdraw money from your bank account; AND

Money was withdrawn from your bank account or you were charged a non-sufficient funds, overdraft, or other bank fee because of an attempted withdrawal by EDebitPay, LLC or Platinum Online Group, LLC in connection with an online membership club offering coupons, shopping discounts, and/or shopping credits, between June 20, 2007 and May 20, 2013.

How do I submit a Claim?

You can submit a Claim Form in one of two ways:

Submit Online: You can submit a Claim Form online by visiting the Settlement website at

<http://tracking.kccllc.com/t?ctl=57:6EDFCB0D28EB23DCED94C9CAFC739F0A&> and entering the following Claim number:

TEST005

You must properly complete the Claim Form. Online Claim Forms must be submitted no later than August 26, 2013 at 11:59:59 p.m. PST. Untimely claim forms will not be accepted.

Submit by Mail: You can complete and mail the Claim Form in hardcopy to: White v. EDebitPay Claims Administrator, c/o KCC Class Action Services, P.O. Box 43176, Providence, RI 02940-3176. You can view and print out a Claim Form at www.edebitpaysettlement.com or you can request that a Claim Form be mailed to you by calling 1-855-282-8113. Printed Claim Forms must be sent via First Class U.S. Mail and postmarked no later than August 26, 2013. Claim Forms postmarked after August 26, 2013 will not be accepted.

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